We claim:

1. A system for generating a personalized publication, comprising: a processor; and

a memory, coupled to the processor, the memory containing instructions that when executed by the processor cause the processor to receive information identifying a background template and a foreground image; acquiring the background image from a network resource; acquiring the foreground image from a network resource; and merging the background template and the foreground image.

- 2. The system of claim 1, wherein the processor further includes means for connecting to the network resource for acquiring the background template and the foreground image.
- 3. The system of claim 1, wherein the processor further includes a staging area for maintaining the merged background template and foreground image.
- 4. The system of claim 1, wherein the memory further contains instructions that when executed by the processor causes the processor to receive information defining a date for transmitting the merged background template and foreground image to a client.
- 5. The system of claim 4, wherein the processor further includes a delivery area for maintaining the merged background template and foreground image before being transmitted in response to the transmission date.
- 6. The system of claim 1, wherein the instructions when executed by the processor further cause the processor to connect to a transmission medium and transmit the merged background template and foreground image along the transmission medium.

- 7. A method for generating a personalized publication, comprising:
- (a) retrieving a background image including foreground information, the foreground information being identified by a unique identifier;
- (b) retrieving content to be maintained as the foreground information; and
  - (c) merging the foreground information and the background image;
  - 8. The method of claim 7, further comprising:
- (d) storing the merged foreground information and background image in a delivery area;
  - 9. The method of claim 8, further comprising:
- (e) delivering the merged foreground information and background image to a requesting location.
- 10. The method of claim 9, wherein the requesting location is a client station.
- 11. The method of claim 7, further comprising receiving a request for merged information, the request for receiving the merged information being performed before the merging step.
- 12. The method of claim 7, wherein the background image comprises a template.
- 13. The method of claim 7, wherein the foreground information retrieving step comprises:
  - (b1) accessing a user-defined file from a network resource; and
  - (b2) storing the user-defined file in a staging area.
- 14. The method of claim 13, wherein the user-defined file comprises one of the following: an image, a comic strip and a quote.

- 15. The method of claim 7, wherein the background image retrieving step further comprises:
- (a1) accessing a network resource containing a plurality of background images; and
- (a2) retrieving a user-defined background image from one of the plurality of background images; and
  - (a3) storing the user-defined background image in a staging area.
- 16. The method of claim 9, wherein the merged foreground information is delivered according to a user-defined schedule.
- 17. A method for generating a personalized electronic document, comprising:
- (a) receiving information identifying a background template and a foreground image;
  - (b) acquiring the background template from a network resource;
  - (c) acquiring the foreground image from a network resource; and
  - (d) merging the background template and the foreground image.
  - 18. The method of claim 17, further including:
  - (e) receiving a delivery date; and
  - (f) delivering the merged document on the delivery date.
- 19. The method of claim 17, wherein the information receiving step further comprises:
  - (a1) receiving a background type identifier; and
  - (a2) receiving foreground image placement information;
  - 20. The method of claim 19, further comprising:
  - (a3) receiving a foreground image identifier.

- 21. The method of claim 17, wherein the foreground image is identified as being one of the following: a comic, an image, a quote.
- 22. The method of claim 19, wherein the foreground image placement information causes the foreground image to be positioned along the top, bottom, or side portions of the background template.
- 23. The method of claim 19, wherein the foreground image placement information causes the foreground image to be positioned about the central portion of the background template.